

DRIVEN TO WALL BY SPECULATION

Failure of Prominent House Has No Serious Effect on Prices of Stocks.

TRADE FEVERISH AT END

Report of Ontario and Western Railroad Very Encouraging. Much Conflict of Opinion.

NEW YORK, August 25.—The most important event in the financial district to-day was the failure of a prominent commission house, the operations of which are believed to have been largely responsible for Saturday's sensational stock market. The failure excited no great amount of surprise, and was without serious effect on prices. By its own admission the firm's affairs are badly tangled, and the fear was expressed that other Wall Street interests might be unwittingly involved.

Business on the exchange was in moderate volume and with a fairly firm undertone before the suspension was announced in the early afternoon. It then became unsettled and fell, and remained so for the remainder of the day.

There continues to be much conflict of opinion as to whether the industrial and mercantile conditions show genuine improvement. The day's few railroad returns included that of Ontario and Western for the quarter ended June 30th last. The statement shows a very marked reduction in operating expenses and a substantial increase in surplus.

Following yesterday's lower rate for five and six months' money, a further shading in two and four month accommodations was reported to-day. Bonds were steady, total sales, par value, \$2,559,000. United States 3's declined 1-2 per cent on call.

The total sales of stocks to-day amount to 665,100 shares.

NEW YORK, August 25.—Money on call easy, 3-4 per cent. Fulling rate, 15. 15-20 per cent. 100 per cent. Time loans quiet, steady; sixty days, 2 per cent; ninety days, 2-1/2 per cent; six months, 3-1/2 to 3-3/4 per cent. Prime mercantile paper, 3-1/2 to 4-1/2 per cent. Sterling exchange weak, with actual business in bankers' bills at \$4.85 1/2 for 60 days, 4.85 1/2 for 90 days and at \$4.85 1/2 for 3 months. Commercial bills, \$4.85 for 30 days. Bar silver, 51-1/2 Mexican dollars.

RICHMOND STOCK MARKET.

Richmond, Va., August 25, 1908. STATE SECURITIES. Bid. Asked. North Carolina 4s, C. 1910, 99 ... 99 ... North Carolina 6s, C. 1910, 118 ... 118 ... Va. 5s, Old, C. 1907, 91 ... 91 ... Va. 5s, New, C. 1911, 91 ... 91 ... CITY SECURITIES. Rich. City 4s, C. and R., 90 ... 90 ...

RAILROAD BONDS.

A. L. R. R. Cts. of Ind. 4s, 75 ... 75 ... A. C. R. R. Cts. of Ind. 4s, 75 ... 75 ... O. R. & A. Gen'l M. 4 1/2s, 101 1/2 ... 101 1/2 ...

BANK AND TRUST CO. STOCKS.

American Loan and Trust, 100 ... 100 ... Bank of America, 100 ... 100 ... Bank of Virginia, 100 ... 100 ...

COTTON MARKETS.

NEW YORK, August 25.—Talk of too much rain in southeastern section of the belt, chiefly in the cotton market, and a rally in the cotton market during the day. Reaction, but later prices eased off during the afternoon. The market was very active, with many sales. The price of cotton futures opened steady and closed ...

CHICAGO GRAIN MARKET.

CHICAGO, August 25.—Delayed harvesting in the Canadian Northwest, owing to wet weather, was chiefly responsible for a firm market for grain. The market closed with prices up 1/2 to 3/4 c. Corn, oats and provisions also closed firm.

WHEAT.

Sept. 1908, 93 1/2 ... 93 1/2 ... Oct. 1908, 94 1/2 ... 94 1/2 ... Nov. 1908, 95 1/2 ... 95 1/2 ...

BALTIMORE, MD., August 25.—FLOUR.

Firm and unchanged. Wheat—Firm, spot contract, 97 1/2 to 98 1/2; No. 2 red, 94 1/2 to 95 1/2; No. 3 red, 93 1/2 to 94 1/2; No. 4 red, 92 1/2 to 93 1/2; No. 5 red, 91 1/2 to 92 1/2; No. 6 red, 90 1/2 to 91 1/2; No. 7 red, 89 1/2 to 90 1/2; No. 8 red, 88 1/2 to 89 1/2; No. 9 red, 87 1/2 to 88 1/2; No. 10 red, 86 1/2 to 87 1/2; No. 11 red, 85 1/2 to 86 1/2; No. 12 red, 84 1/2 to 85 1/2; No. 13 red, 83 1/2 to 84 1/2; No. 14 red, 82 1/2 to 83 1/2; No. 15 red, 81 1/2 to 82 1/2; No. 16 red, 80 1/2 to 81 1/2; No. 17 red, 79 1/2 to 80 1/2; No. 18 red, 78 1/2 to 79 1/2; No. 19 red, 77 1/2 to 78 1/2; No. 20 red, 76 1/2 to 77 1/2; No. 21 red, 75 1/2 to 76 1/2; No. 22 red, 74 1/2 to 75 1/2; No. 23 red, 73 1/2 to 74 1/2; No. 24 red, 72 1/2 to 73 1/2; No. 25 red, 71 1/2 to 72 1/2; No. 26 red, 70 1/2 to 71 1/2; No. 27 red, 69 1/2 to 70 1/2; No. 28 red, 68 1/2 to 69 1/2; No. 29 red, 67 1/2 to 68 1/2; No. 30 red, 66 1/2 to 67 1/2; No. 31 red, 65 1/2 to 66 1/2; No. 32 red, 64 1/2 to 65 1/2; No. 33 red, 63 1/2 to 64 1/2; No. 34 red, 62 1/2 to 63 1/2; No. 35 red, 61 1/2 to 62 1/2; No. 36 red, 60 1/2 to 61 1/2; No. 37 red, 59 1/2 to 60 1/2; No. 38 red, 58 1/2 to 59 1/2; No. 39 red, 57 1/2 to 58 1/2; No. 40 red, 56 1/2 to 57 1/2; No. 41 red, 55 1/2 to 56 1/2; No. 42 red, 54 1/2 to 55 1/2; No. 43 red, 53 1/2 to 54 1/2; No. 44 red, 52 1/2 to 53 1/2; No. 45 red, 51 1/2 to 52 1/2; No. 46 red, 50 1/2 to 51 1/2; No. 47 red, 49 1/2 to 50 1/2; No. 48 red, 48 1/2 to 49 1/2; No. 49 red, 47 1/2 to 48 1/2; No. 50 red, 46 1/2 to 47 1/2; No. 51 red, 45 1/2 to 46 1/2; No. 52 red, 44 1/2 to 45 1/2; No. 53 red, 43 1/2 to 44 1/2; No. 54 red, 42 1/2 to 43 1/2; No. 55 red, 41 1/2 to 42 1/2; No. 56 red, 40 1/2 to 41 1/2; No. 57 red, 39 1/2 to 40 1/2; No. 58 red, 38 1/2 to 39 1/2; No. 59 red, 37 1/2 to 38 1/2; No. 60 red, 36 1/2 to 37 1/2; No. 61 red, 35 1/2 to 36 1/2; No. 62 red, 34 1/2 to 35 1/2; No. 63 red, 33 1/2 to 34 1/2; No. 64 red, 32 1/2 to 33 1/2; No. 65 red, 31 1/2 to 32 1/2; No. 66 red, 30 1/2 to 31 1/2; No. 67 red, 29 1/2 to 30 1/2; No. 68 red, 28 1/2 to 29 1/2; No. 69 red, 27 1/2 to 28 1/2; No. 70 red, 26 1/2 to 27 1/2; No. 71 red, 25 1/2 to 26 1/2; No. 72 red, 24 1/2 to 25 1/2; No. 73 red, 23 1/2 to 24 1/2; No. 74 red, 22 1/2 to 23 1/2; No. 75 red, 21 1/2 to 22 1/2; No. 76 red, 20 1/2 to 21 1/2; No. 77 red, 19 1/2 to 20 1/2; No. 78 red, 18 1/2 to 19 1/2; No. 79 red, 17 1/2 to 18 1/2; No. 80 red, 16 1/2 to 17 1/2; No. 81 red, 15 1/2 to 16 1/2; No. 82 red, 14 1/2 to 15 1/2; No. 83 red, 13 1/2 to 14 1/2; No. 84 red, 12 1/2 to 13 1/2; No. 85 red, 11 1/2 to 12 1/2; No. 86 red, 10 1/2 to 11 1/2; No. 87 red, 9 1/2 to 10 1/2; No. 88 red, 8 1/2 to 9 1/2; No. 89 red, 7 1/2 to 8 1/2; No. 90 red, 6 1/2 to 7 1/2; No. 91 red, 5 1/2 to 6 1/2; No. 92 red, 4 1/2 to 5 1/2; No. 93 red, 3 1/2 to 4 1/2; No. 94 red, 2 1/2 to 3 1/2; No. 95 red, 1 1/2 to 2 1/2; No. 96 red, 1/2 to 1 1/2; No. 97 red, 0 1/2 to 1 1/2; No. 98 red, 0 1/2 to 1 1/2; No. 99 red, 0 1/2 to 1 1/2; No. 100 red, 0 1/2 to 1 1/2.

RICHMOND GRAIN MARKET.

Richmond, Va., August 25, 1908. WHEAT—Car lots. No. 2 red, 94 1/2 to 95 1/2; No. 3 red, 93 1/2 to 94 1/2; No. 4 red, 92 1/2 to 93 1/2; No. 5 red, 91 1/2 to 92 1/2; No. 6 red, 90 1/2 to 91 1/2; No. 7 red, 89 1/2 to 90 1/2; No. 8 red, 88 1/2 to 89 1/2; No. 9 red, 87 1/2 to 88 1/2; No. 10 red, 86 1/2 to 87 1/2; No. 11 red, 85 1/2 to 86 1/2; No. 12 red, 84 1/2 to 85 1/2; No. 13 red, 83 1/2 to 84 1/2; No. 14 red, 82 1/2 to 83 1/2; No. 15 red, 81 1/2 to 82 1/2; No. 16 red, 80 1/2 to 81 1/2; No. 17 red, 79 1/2 to 80 1/2; No. 18 red, 78 1/2 to 79 1/2; No. 19 red, 77 1/2 to 78 1/2; No. 20 red, 76 1/2 to 77 1/2; No. 21 red, 75 1/2 to 76 1/2; No. 22 red, 74 1/2 to 75 1/2; No. 23 red, 73 1/2 to 74 1/2; No. 24 red, 72 1/2 to 73 1/2; No. 25 red, 71 1/2 to 72 1/2; No. 26 red, 70 1/2 to 71 1/2; No. 27 red, 69 1/2 to 70 1/2; No. 28 red, 68 1/2 to 69 1/2; No. 29 red, 67 1/2 to 68 1/2; No. 30 red, 66 1/2 to 67 1/2; No. 31 red, 65 1/2 to 66 1/2; No. 32 red, 64 1/2 to 65 1/2; No. 33 red, 63 1/2 to 64 1/2; No. 34 red, 62 1/2 to 63 1/2; No. 35 red, 61 1/2 to 62 1/2; No. 36 red, 60 1/2 to 61 1/2; No. 37 red, 59 1/2 to 60 1/2; No. 38 red, 58 1/2 to 59 1/2; No. 39 red, 57 1/2 to 58 1/2; No. 40 red, 56 1/2 to 57 1/2; No. 41 red, 55 1/2 to 56 1/2; No. 42 red, 54 1/2 to 55 1/2; No. 43 red, 53 1/2 to 54 1/2; No. 44 red, 52 1/2 to 53 1/2; No. 45 red, 51 1/2 to 52 1/2; No. 46 red, 50 1/2 to 51 1/2; No. 47 red, 49 1/2 to 50 1/2; No. 48 red, 48 1/2 to 49 1/2; No. 49 red, 47 1/2 to 48 1/2; No. 50 red, 46 1/2 to 47 1/2; No. 51 red, 45 1/2 to 46 1/2; No. 52 red, 44 1/2 to 45 1/2; No. 53 red, 43 1/2 to 44 1/2; No. 54 red, 42 1/2 to 43 1/2; No. 55 red, 41 1/2 to 42 1/2; No. 56 red, 40 1/2 to 41 1/2; No. 57 red, 39 1/2 to 40 1/2; No. 58 red, 38 1/2 to 39 1/2; No. 59 red, 37 1/2 to 38 1/2; No. 60 red, 36 1/2 to 37 1/2; No. 61 red, 35 1/2 to 36 1/2; No. 62 red, 34 1/2 to 35 1/2; No. 63 red, 33 1/2 to 34 1/2; No. 64 red, 32 1/2 to 33 1/2; No. 65 red, 31 1/2 to 32 1/2; No. 66 red, 30 1/2 to 31 1/2; No. 67 red, 29 1/2 to 30 1/2; No. 68 red, 28 1/2 to 29 1/2; No. 69 red, 27 1/2 to 28 1/2; No. 70 red, 26 1/2 to 27 1/2; No. 71 red, 25 1/2 to 26 1/2; No. 72 red, 24 1/2 to 25 1/2; No. 73 red, 23 1/2 to 24 1/2; No. 74 red, 22 1/2 to 23 1/2; No. 75 red, 21 1/2 to 22 1/2; No. 76 red, 20 1/2 to 21 1/2; No. 77 red, 19 1/2 to 20 1/2; No. 78 red, 18 1/2 to 19 1/2; No. 79 red, 17 1/2 to 18 1/2; No. 80 red, 16 1/2 to 17 1/2; No. 81 red, 15 1/2 to 16 1/2; No. 82 red, 14 1/2 to 15 1/2; No. 83 red, 13 1/2 to 14 1/2; No. 84 red, 12 1/2 to 13 1/2; No. 85 red, 11 1/2 to 12 1/2; No. 86 red, 10 1/2 to 11 1/2; No. 87 red, 9 1/2 to 10 1/2; No. 88 red, 8 1/2 to 9 1/2; No. 89 red, 7 1/2 to 8 1/2; No. 90 red, 6 1/2 to 7 1/2; No. 91 red, 5 1/2 to 6 1/2; No. 92 red, 4 1/2 to 5 1/2; No. 93 red, 3 1/2 to 4 1/2; No. 94 red, 2 1/2 to 3 1/2; No. 95 red, 1 1/2 to 2 1/2; No. 96 red, 1/2 to 1 1/2; No. 97 red, 0 1/2 to 1 1/2; No. 98 red, 0 1/2 to 1 1/2; No. 99 red, 0 1/2 to 1 1/2; No. 100 red, 0 1/2 to 1 1/2.

WHOLESALE COTTON QUOTATIONS ON 'CHANGE.

WHEAT—Car lots. No. 2 red, 94 1/2 to 95 1/2; No. 3 red, 93 1/2 to 94 1/2; No. 4 red, 92 1/2 to 93 1/2; No. 5 red, 91 1/2 to 92 1/2; No. 6 red, 90 1/2 to 91 1/2; No. 7 red, 89 1/2 to 90 1/2; No. 8 red, 88 1/2 to 89 1/2; No. 9 red, 87 1/2 to 88 1/2; No. 10 red, 86 1/2 to 87 1/2; No. 11 red, 85 1/2 to 86 1/2; No. 12 red, 84 1/2 to 85 1/2; No. 13 red, 83 1/2 to 84 1/2; No. 14 red, 82 1/2 to 83 1/2; No. 15 red, 81 1/2 to 82 1/2; No. 16 red, 80 1/2 to 81 1/2; No. 17 red, 79 1/2 to 80 1/2; No. 18 red, 78 1/2 to 79 1/2; No. 19 red, 77 1/2 to 78 1/2; No. 20 red, 76 1/2 to 77 1/2; No. 21 red, 75 1/2 to 76 1/2; No. 22 red, 74 1/2 to 75 1/2; No. 23 red, 73 1/2 to 74 1/2; No. 24 red, 72 1/2 to 73 1/2; No. 25 red, 71 1/2 to 72 1/2; No. 26 red, 70 1/2 to 71 1/2; No. 27 red, 69 1/2 to 70 1/2; No. 28 red, 68 1/2 to 69 1/2; No. 29 red, 67 1/2 to 68 1/2; No. 30 red, 66 1/2 to 67 1/2; No. 31 red, 65 1/2 to 66 1/2; No. 32 red, 64 1/2 to 65 1/2; No. 33 red, 63 1/2 to 64 1/2; No. 34 red, 62 1/2 to 63 1/2; No. 35 red, 61 1/2 to 62 1/2; No. 36 red, 60 1/2 to 61 1/2; No. 37 red, 59 1/2 to 60 1/2; No. 38 red, 58 1/2 to 59 1/2; No. 39 red, 57 1/2 to 58 1/2; No. 40 red, 56 1/2 to 57 1/2; No. 41 red, 55 1/2 to 56 1/2; No. 42 red, 54 1/2 to 55 1/2; No. 43 red, 53 1/2 to 54 1/2; No. 44 red, 52 1/2 to 53 1/2; No. 45 red, 51 1/2 to 52 1/2; No. 46 red, 50 1/2 to 51 1/2; No. 47 red, 49 1/2 to 50 1/2; No. 48 red, 48 1/2 to 49 1/2; No. 49 red, 47 1/2 to 48 1/2; No. 50 red, 46 1/2 to 47 1/2; No. 51 red, 45 1/2 to 46 1/2; No. 52 red, 44 1/2 to 45 1/2; No. 53 red, 43 1/2 to 44 1/2; No. 54 red, 42 1/2 to 43 1/2; No. 55 red, 41 1/2 to 42 1/2; No. 56 red, 40 1/2 to 41 1/2; No. 57 red, 39 1/2 to 40 1/2; No. 58 red, 38 1/2 to 39 1/2; No. 59 red, 37 1/2 to 38 1/2; No. 60 red, 36 1/2 to 37 1/2; No. 61 red, 35 1/2 to 36 1/2; No. 62 red, 34 1/2 to 35 1/2; No. 63 red, 33 1/2 to 34 1/2; No. 64 red, 32 1/2 to 33 1/2; No. 65 red, 31 1/2 to 32 1/2; No. 66 red, 30 1/2 to 31 1/2; No. 67 red, 29 1/2 to 30 1/2; No. 68 red, 28 1/2 to 29 1/2; No. 69 red, 27 1/2 to 28 1/2; No. 70 red, 26 1/2 to 27 1/2; No. 71 red, 25 1/2 to 26 1/2; No. 72 red, 24 1/2 to 25 1/2; No. 73 red, 23 1/2 to 24 1/2; No. 74 red, 22 1/2 to 23 1/2; No. 75 red, 21 1/2 to 22 1/2; No. 76 red, 20 1/2 to 21 1/2; No. 77 red, 19 1/2 to 20 1/2; No. 78 red, 18 1/2 to 19 1/2; No. 79 red, 17 1/2 to 18 1/2; No. 80 red, 16 1/2 to 17 1/2; No. 81 red, 15 1/2 to 16 1/2; No. 82 red, 14 1/2 to 15 1/2; No. 83 red, 13 1/2 to 14 1/2; No. 84 red, 12 1/2 to 13 1/2; No. 85 red, 11 1/2 to 12 1/2; No. 86 red, 10 1/2 to 11 1/2; No. 87 red, 9 1/2 to 10 1/2; No. 88 red, 8 1/2 to 9 1/2; No. 89 red, 7 1/2 to 8 1/2; No. 90 red, 6 1/2 to 7 1/2; No. 91 red, 5 1/2 to 6 1/2; No. 92 red, 4 1/2 to 5 1/2; No. 93 red, 3 1/2 to 4 1/2; No. 94 red, 2 1/2 to 3 1/2; No. 95 red, 1 1/2 to 2 1/2; No. 96 red, 1/2 to 1 1/2; No. 97 red, 0 1/2 to 1 1/2; No. 98 red, 0 1/2 to 1 1/2; No. 99 red, 0 1/2 to 1 1/2; No. 100 red, 0 1/2 to 1 1/2.

STOCK BROKERS.

GEO. T. KING & CO., 1114 East Main Street, RICHMOND, VA. STOCK BROKERS.

CATTLE MARKETS.

CHICAGO, August 25.—CATTLE—Receipts, 12,000. Market, 100 to 105. HOGS—Receipts, 10,000. Market, 100 to 105. PORK—Receipts, 10,000. Market, 100 to 105.

OFFICIAL RANGE AND SALE OF STOCKS IN NEW YORK.

Table with columns: SALES, Open, High, Low, Closing, Bid, Asked. Lists various stocks like 100 Atchafalaya, 200 American Cotton, etc.

CLOSING BOND QUOTATIONS.

Table with columns: U. S. refunding 2s, registered, U. S. 3s, registered, U. S. 4s, registered, etc.

NET RECEIPTS, 4,648,503 bales; export to Great Britain, 2,909,282 bales; to France, 57,117 bales; to the Continent, 3,359,899 bales; to Japan, 120,756 bales; to Mexico, 15,490 bales.

NEW ORLEANS, LA., August 25.—COTTONS were quiet and the market was a little demand for them, but prices dropped 1/2 c. on all grades. Middling, 9-1/2 to 9-3/4.

RICHMOND TOBACCO MARKET.

Richmond, Va., August 25, 1908. Tobacco—Dark—Market continues very quiet; prices little changed. Receipts nominal; prices unchanged. Bright—Unshredded, 12-1/2 to 13-1/2; Shredded, 12-1/2 to 13-1/2.

NEW YORK PRODUCE MARKET.

NEW YORK, August 25.—FLOUR—Quiet and about steady. Rye Flour—Steady. Rye—Dull. Cornmeal and Barley—Firm. Wheat—Firm. Sugar—Firm. Coffee—Firm. Tea—Firm. Rice—Firm. Beans—Firm. Peas—Firm. Lentils—Firm. Oats—Firm. Hay—Firm. Straw—Firm.

SMOKERS—Common, 8.00 to 9.50. Medium, 10.00 to 11.50. Fine, 12.00 to 13.00.

FILLERS—Common, 3.00 to 3.50. Medium, 4.00 to 4.50. Fine, 5.00 to 5.50.

WRAPPERS—Common, 15.00 to 17.00. Medium, 18.00 to 20.00. Fine, 22.00 to 25.00.

MISCELLANEOUS MARKETS.

PETERSBURG, VA., August 25.—PEANUTS—Spanish—Market quiet at \$1.10 asked. Virginia—Market steady at 49 1/2 c. for fancy stock; machine picked, 35 1/2 to 36 1/2 c. shelling stock, 2 1/2 to 3 c.

NAVY STORES.

SAVANNAH, GA., August 25.—TURPENTINE—Firm at 3 1/2 to 3 3/4 c. sales, 35 casks. Receipts, 110 casks; shipments, 35 casks. Rosin—Firm at 11 1/2 to 12 c. sales, 100 casks. Receipts, 100 casks; shipments, 100 casks. 100 lb. barrels. Quote: A. B. C. 23 1/2 to 24 c.

MARINE INTELLIGENCE.

PORT OF RICHMOND, AUGUST 25, 1908. Steamer Brandon, Harney, Norfolk, mar-

FORT WORTH, TEX., August 25.—Alex. Hogg, former superintendent of the city schools, has been invited to deliver a series of addresses in Gloucester county, Va., and in portions of adjoining counties. The subject of Professor Hogg's address will be the education, specially the education of the masses, and he will leave in a few days to take up the work. Professor Hogg is a native of Virginia and is a graduate of the university of that State.—Special to the Dallas News.

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Financial. TRAVELERS, EXPORTERS and IMPORTERS WILL FIND IT TO THEIR ADVANTAGE TO CONSULT THE

First National Bank OF RICHMOND, VIRGINIA. Before taking a trip abroad, buying or selling foreign exchange. Travelers' Checks, Letters of Credit and our own drafts, available all over the world, issued without delay. Banking House 1104 East Main.

AMERICAN NATIONAL BANK RICHMOND, VA. CAPITAL AND SURPLUS PROFITS \$580,000.00. A Bank Book. A bank book is a distinct assistance to any one who wishes to get along in the world. It is one of the best recommendations for a young man beginning life—a proof of good habits, frugality and thrift. One dollar is a sufficient sum with which to open an account at this bank.

VA. FIRE & MARINE INS. CO. OF RICHMOND, VA. JANUARY 1, 1908. Capital \$250,000.00. Premium Reserve \$62,511.80. State and City Taxes Accrued \$10,200.27. Net Surplus \$84,601.53.

Atlantic Coast Line EFFECTIVE AUGUST 2, 1908. TRAINS LEAVE RICHMOND DAILY.

Chesapeake & Ohio Railway 9:00 A. M. Fast daily trains to Old Point Comfort, Norfolk, and Washington, D. C.

Norfolk and Western Railway ONLY ALL-RAIL LINE TO NORFOLK. Schedule in Effect August, 1908.

Seaboard Air Line Railway SOUTHWEST TRAINS SCHEDULED TO LEAVE RICHMOND DAILY.

Bank of Commerce and Trusts, RICHMOND, VA. A. R. HOLLADEY, C. A. PERRY, President, Vice-President.

MONEY TO LOAN BY THE Life Insurance Co. of Virginia on desirable located business or residence property. For terms and conditions call or address

Mr. J. T. LAWRENCE, HOME OFFICE, RICHMOND, VA. \$1,600,000.00 Assets. Savings Bank of Richmond.

Loans Made on Real Estate

WANTED. A RESPONSIBLE LADY to hand-dress and girls made-to-order suits and dresses, ages from 3 to 12 years, on a 10 per cent basis.